

New Jersey Small Employer Health Benefits Program
Premium Rate Comparison Survey

CARRIERS	PLAN A			PLAN B									PLAN C					
	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc
	\$250	\$250		\$250	\$250		\$500	\$500		\$1,000	\$1,000		\$2,000	\$2,500		\$250	\$250	
Aetna Life Ins Co	\$4,796	\$4,808	-0.2%	n/a	n/a		n/a	n/a		n/a	n/a		\$7,116	\$7,136*	-0.3%	n/a	n/a	
AmeriHealth Ins Co of NJ	\$7,015	\$5,746	22.1%	\$12,903	\$11,297	14.2%	\$12,326	\$10,800	14.1%	\$11,499	\$10,061	14.3%	n/a	n/a		n/a	n/a	
Connecticut General Life Ins Co	\$14,186	\$12,437	14.1%	n/a	n/a		n/a	n/a		n/a	n/a		n/a	\$12,329		n/a	n/a	
Guardian Life Ins Co of America	\$31,680	\$22,840	38.7%	\$31,592	\$22,967	37.6%	\$29,669	\$21,359	38.9%	\$27,832	\$19,572	42.2%	n/a	n/a		n/a	n/a	
Horizon Blue Cross Blue Shield of NJ	\$4,189	\$3,700	13.2%	\$5,616	\$4,960	13.2%	\$5,347	\$4,722	13.2%	\$4,699	\$4,150	13.2%	n/a	\$2,945		\$7,033	\$6,211	13.2%
Nippon Life Ins Co of America	\$8,642	\$8,299	4.1%	\$7,174	\$6,889	4.1%	\$7,147	\$6,863	4.1%	\$7,091	\$6,809	4.1%	n/a	n/a		\$8,169	\$7,844	4.1%
Oxford Health Ins Co	\$7,444	\$5,594	33.1%	n/a	n/a		n/a	n/a		\$3,990	\$3,659	9.0%	\$3,529	n/a		\$6,210	\$5,770	7.6%
Trustmark Ins Co	\$12,060	\$10,397	16.0%	\$9,090	\$7,837	16.0%	\$8,047	\$6,937	16.0%	\$6,891	\$5,940	16.0%	n/a	n/a		\$9,999	\$8,620	16.0%
United HealthCare Ins Co, Inc.	\$5,956	\$5,594	6.5%	n/a	n/a		n/a	n/a		\$7,401	\$6,951	6.5%	n/a	n/a		n/a	n/a	

CARRIERS	PLAN C (continued)						PLAN D												PLAN E		
	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc
	\$1,000	\$1,000		\$2,000	\$2,500		\$250	\$250		\$500	\$500		\$1,000	\$1,000		\$2,000	\$2,500		\$150	\$150	
Aetna Life Ins Co	\$8,459	\$8,482	-0.3%	n/a	n/a		\$8,714	\$8,738	-0.3%	\$8,702	\$8,726	-0.3%	n/a	n/a		n/a	n/a		\$11,524	\$11,554	-0.3%
AmeriHealth Ins Co of NJ	\$7,307	\$6,158	18.7%	n/a	\$5,850		\$9,708	\$8,387	15.8%	\$9,263	\$7,920	17.0%	\$8,570	\$7,221	18.7%	n/a	n/a		\$16,264	\$14,212	14.4%
Connecticut General Life Ins Co	n/a	n/a		\$7,510	\$6,584*	14.1%	n/a	n/a		n/a	n/a		n/a	n/a		\$7,308	\$6,407*	14.1%	\$18,533	\$16,248	14.1%
Guardian Life Ins Co of America	\$31,556	\$22,358	41.1%	\$27,442	n/a		\$37,580	\$27,010	39.1%	\$35,333	\$25,389	39.2%	\$34,840	\$24,800	40.5%	\$30,053	\$18,369		\$37,645**	\$27,158**	38.6%
Horizon Blue Cross Blue Shield of NJ	\$5,843	\$5,160	13.2%	n/a	\$3,632		\$9,726	\$8,589	13.2%	\$9,426	\$8,324	13.2%	\$9,198	\$8,123	13.2%	n/a	\$7,814		\$10,454	\$9,233	13.2%
Nippon Life Ins Co of America	\$8,065	\$7,744	4.1%	n/a	n/a		\$9,272	\$8,903	4.1%	\$9,235	\$8,868	4.1%	\$9,146	\$8,783	4.1%	n/a	n/a		\$8,711	\$8,364	4.1%
Oxford Health Ins Co	\$5,281	\$4,897	7.8%	\$3,878	\$4,200		\$6,561	\$6,102	7.5%	\$5,799	\$5,381	7.8%	\$5,401	\$5,010	7.8%	n/a	n/a		\$7,655	\$7,119	7.5%
Trustmark Ins Co	\$7,676	\$6,618	16.0%	n/a	n/a		\$11,223	\$9,675	16.0%	\$9,820	\$8,465	16.0%	\$8,608	\$7,421	16.0%	n/a	n/a		\$19,883	\$17,140	16.0%
United HealthCare Ins Co, Inc.	\$8,653	\$8,127	6.5%	n/a	n/a		n/a	n/a		n/a	n/a		\$9,915	\$9,312	6.5%	n/a	n/a		\$15,377	\$14,443	6.5%

Note: Rates shown are monthly premiums for the sample group described on the attached page.

*\$2,000 deductible

**\$500 deductible PPO